

Planning is Vital Before a Disaster Hits

Dover, DE – With 2 major hurricanes approaching the Eastern Seaboard—Irma and Jose—now is the time to take a few moments to locate important documents including your homeowners' insurance policy and policy numbers. We are only halfway through the hurricane season and this is the perfect time – before a storm or natural disaster – to review insurance policies and re-evaluate your risk. It's important to keep contact information on hand.

Delaware's Insurance Commissioner Trinidad Navarro stated, "Before a storm hits have your Insurance information stored safely and important contact information on hand. Taking a picture of your policy's emergency contact phone numbers and your policy number is easy from your phone, tablet or other mobile device that you will have with you in the event of a disaster."

Natural disasters can strike anywhere at any time. In fact, the U.S. has experienced significant shifts in the frequency, severity and location of disasters. According to 2017 National Association of Insurance Commissioners (NAIC) study, consumers aren't connecting the dots between these shifts and the impact on their home insurance needs. Fewer than 22 percent of homeowners view weather patterns or natural disasters as an important factor when updating their homeowners' insurance policy. Missing these links can be costly.

Before a storm hits, consider the following tips to keep your family and home safe:

- Make sure you have bottled water, a first aid kit, flashlights, a battery-powered radio, non-perishable food items, blankets, clothing, prescription drugs,

eyeglasses, personal hygiene supplies and a small amount of cash or traveler's checks.

- For personal safety, identify what storm shelter is available to your family and prepare an evacuation plan. Choose two meeting places: one right outside your home in case of a sudden emergency, such as a fire; and one outside your neighborhood in case you can't return home.
- Re-evaluate your risk profile at least once a year to ensure your existing homeowners' policy provides the protection you and your family needs. Plan to review your policy at the same time each year. Note that floods are not covered by a typical homeowners' policy, so you'll need additional coverage.
- Take steps to mitigate some of the potential damage to your home from natural disasters. Begin with a survey of your home and the area around your home to identify objects like yard debris that could compound damage to your home in high winds or under threat of wildfire. Your state insurance department or state department of emergency management can help you get started on a mitigation plan. Some states may even have programs to help pay for mitigation upgrades for homes in high threat areas.
- If you need to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.
- Keep a readily available list of 24-hour contact information for your insurance agent and insurance company. Make a list that includes your policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has set up an emergency information hotline in case of storm damage. It is a good idea to store this information, and a home inventory, in a waterproof/fireproof safe or a safe deposit box. Also consider sending an electronic copy to

someone you trust. If you have to evacuate your home, you want this information to be easily available to you.

If consumers have any questions about hurricane preparedness and their homeowners' insurance policy, they are encouraged to call the Division of Consumer Services at (302) 674-7310, or email consumer@delaware.gov

###

Contact: Vince Ryan

Office: (302) 674-7303

Email: vince.ryan@delaware.gov

Delaware Department of Insurance

<http://www.insurance.delaware.gov>

Dover Office: 302-674-7300

Consumer Services Division: 1-800-282-8611